



Liability and Loss Prevention

Liability

Liability, as defined by the Merriam Webster Dictionary, is:

1. “The state of being legally responsible for something
2. Something (such as the payment of money) for which a person or business is legally responsible
3. Someone or something that causes problems”

Liability can negatively impact our company, our clients and **YOU**. It is your responsibility to review and thoroughly understand the Post Orders at your assigned location. The Post Orders, along with your training, will prepare you to respond effectively and appropriately to most foreseen situations.

Before you act, consider the facts, company and client policy, and your Post Orders, and then act accordingly. If you are not sure of what to do in any given situation, contact your supervisor or notify facility management of the matter. Wait for their direction before taking action. If you are faced with an emergency situation that requires outside emergency agencies such as police, fire or paramedics, immediately call 911 and follow the direction of the emergency responders. Remember when speaking with an emergency operator, do not hang up until they tell you to do so, unless it is unsafe to remain on the line.

Do not overstep your authority. For example, if you are required to perform property inspections at your post, do not touch people or handle their property. You are not authorized to conduct

searches, nor are you authorized to detain people against their will. The use of intimidation, unauthorized force or unauthorized weapons is strictly prohibited.

Liability to our company, our client and in some cases to you personally, can result from poor decision making and ill-considered actions. Remember that your role as an agent of the property owner is to help protect, prevent, observe and report. Act with integrity and be consistent and impartial in the performance of your duties.

Universal Protection Service provides a service that is an important part of our clients' loss prevention programs. You have the responsibility to perform your duties and provide this service to the best of your ability, and in a manner which minimizes liability that may result from your actions.

Finally, you have an obligation to continue learning, training and preparing for situations that might affect you individually or affect the facility you are protecting.

Loss Prevention

The definition of loss prevention is dependent on the type of business in which the term is being applied.

For example, in the retail environment, it refers to preventing shoplifting. In an industrial environment, it refers to safety and controls. In the insurance industry, loss prevention refers to limiting claims.

It is important that you understand what loss prevention means to you as an employee of our company and, consequently, what it means to each one of our clients.

Loss is “the act or an instance of losing;” “the harm or suffering caused by losing or being lost”; “the amount of a claim on an insurer by an insured”⁸

A loss event is “an occurrence that produces a financial loss or negative impact on assets. Examples include security incidents, crimes, war, natural hazards, or disasters”⁹

Prevention is the act of prevention or impeding; “to stop or hinder something from happening;” “to be a hindrance or obstacle to.”¹⁰

In this module you learn about loss prevention from two perspectives, ours and our clients. Loss prevention as it relates to our company/employees focuses on areas such as:

- Safety (both personal and the client’s)
- Fire prevention
- Facility protection
- Post Orders
- Training
- Dealing with hazards and emergency situations
- Interacting with people
- Monitoring security, fire and other systems and equipment
- Terrorist indicators

Loss prevention as it relates to our clients focuses on areas such as:

- Internal theft
- Burglary
- Vehicle theft
- Vandalism
- Workplace violence
- Assault
- Property damage
- Terrorism
- Workplace safety

Safety consciousness is a key to limiting liability and preventing unnecessary and preventable loss. Your primary responsibility is to observe and report. While you are on patrol (both internal and external), you should constantly be on the lookout for safety hazards that represent potential for both loss and liability.

Clients rely on you to keep them informed about conditions observed while you are on duty.

⁸Answers.com, <http://www.answers.com/topic/loss>; reference to American Heritage Dictionary, March 4, 2011.

⁹ASIS Glossary of Terms. <<http://www.asisonline.org/library/glossary/L.pdf>>; March 4, 2011.

¹⁰Free Online Dictionary. <http://www.thefreedictionary.com/prevent>; March 4, 2011.

Do not assume that janitorial, engineering or parking personnel will take care of a slippery floor, a leaking pipe, an oil spill or other conditions that constitute a hazard to you, or the employees or the tenants at your facility.

Your patrols can expose you to many hazardous areas in the facility, giving you the responsibility of being the eyes, ears, nose and voice of your post to management regarding the conditions that could represent a safety hazard and possible liability risk.

Interior patrol locations for potential hazards are:

- Facility machinery
- Elevators/escalators
- Hazardous or flammable materials stored on site
- Electrical hazards
- Janitorial or employee carelessness with supplies, cigarettes, trash, food and other items
- Irresponsible behavior
- Obstacles left in stairwells or hallways
- Uneven surfaces in concrete, carpet, tile, wood or other surfaces

You are also responsible for being aware of exterior conditions including:

- Motor vehicles - truck, equipment and vehicle traffic on property
- Loading docks

- Wet, muddy or icy surfaces/slip and fall conditions
- Obstacles left in parking structures, or around the outside of buildings
- Exterior gates, walls, fences/roof tops
- Bodies of water on or near the facility
- Elevated surfaces or walkways

As a Security Professional you must know all of the safety procedures at your post, including the basic emergency response procedures for the following events:

- Fire
- Natural disasters
- Terrorism
- Medical emergencies
- Power outages
- Bomb threats
- Other emergencies that could occur at the post

Your dedication and training will help prevent losses and liabilities for both our clients and ourselves. Review your Post Orders, emergency procedures and property policies regularly. Remember, it is our responsibility to provide our clients with the best service possible.